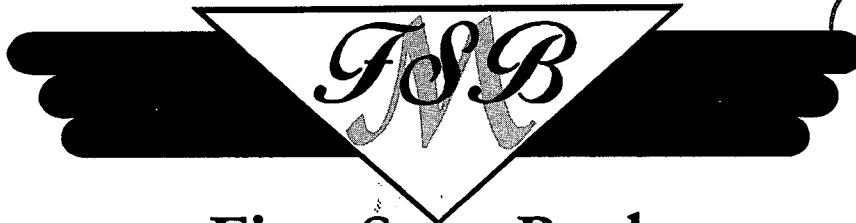


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September 22, 2005

FDIC San Francisco Regional Officer
Director Johns F Carter
25 Jessie St at Ecker Square; Suite 2300
San Francisco, CA 94105

Dear Concerned:

I'm writing this letter with regard to Wal-Mart's application for a bank charter. As I'm writing this, I'm looking out my window at a Wal-Mart across the street and am contemplating the effect that Wal-Bank would have on my small business. I guess you could say that I'm beginning to understand how all the small "Mom and Pop" shop retailers must have felt when this giant retailer moved to town destroying their livelihoods and that of their employees.

If anything, the government should be looking at Wal-Mart as an antitrust candidate rather than allowing it to expand its grip, not only on the American consumer, but also on the U.S. economy. I think that it would be foolish for the FDIC to allow this expansion into the financial service industry and also to continue to patronize the large bank mergers that are continuing to take place within our industry.

If this continues you will see the same problems as we currently have in the oil industry where there are few major players and collusion is rampant; with the consumer and taxpayer being the ultimate loser.

Respectfully,

John Vollmer, President and CEO

JV/cah



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